

BK0956PG0395

BK0952PG0710

STATE MS. - DESOTO CO. *W*

NationsbancKOWALSKI/1104554629

DESCRIPTION FOR INDEXING PURPOSES:

Lot 24, Sec. "A", Estates of Hickory
Forest Subdivision, Sec. 25, T1S, R9W,
DeSoto Co., MS, Plat Book 36, Pages 7-9

DEC 1 9 45 AM '97 *W*BK 952 PG 710
W.E. DAVIS CH. CLK.SUBSTITUTION OF TRUSTEE

WHEREAS, on June 12, 1991, Francis A. Kowalski, Jr. and wife Pam J. Kowalski, executed a Deed of Trust to Delta Title Company of Memphis, Trustee for the use and benefit of National Mortgage Corporation, now Nationsbanc Mortgage Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 545 at Page 73 and recorded in Book 551 at Page 654 thereof, describing the following property:

Lot 24, Section "A", Estates of Hickory Forest Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 36, Pages 7-9, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 24th day of November, 1997.

NATIONSBANC MORTGAGE CORPORATION,
SUCCESSOR IN INTEREST BY MERGER WITH
BOATMEN'S NATIONAL MORTGAGE CORPORATION
f/k/a/ NATIONAL MORTGAGE COMPANY

BY: Catherine M. Gorlewski

CATHERINE M. GORLEWSKI
ITS VICE PRESIDENT

STATE OF NEW YORK
COUNTY OF ERIE

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, CATHERINE M. GORLEWSKI, who acknowledged to me that she is VICE PRESIDENT of NATIONSBANC MORTGAGE CORPORATION, and acknowledged to me that she signed and delivered the above and foregoing Substitution of Trustee on behalf of NATIONSBANC MORTGAGE CORPORATION, SUCCESSOR IN INTEREST BY MERGER WITH BOATMEN'S NATIONAL MORTGAGE CORPORATION f/k/a/ NATIONAL MORTGAGE COMPANY after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 24th day of November, 1997.

Marcia M. Challgren
NOTARY PUBLIC

My Commission Expires:

8/18/99

PREPARED BY:

ADAMS & EDENS

A Professional Association

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

Marcia M. Challgren # 01CH5083698

Notary Public, State of New York

Qualified in Erie County

My Commission Expires August 18, 1999

STATE MS.-DESO TO OO. 108
FILED

DEC 12 11 05 AM '97

BK 956PG 395
W.E. DAVIS CH. CLK.